

ATTORNEY DOCKET NUMBER  
014208.1388 (70-00-005)

PATENT APPLICATION  
Serial No. 09/800,535

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Gavin A. GROUNDS  
Serial No.: 09/800,535  
Filed: March 6, 2001  
Group No.: 3625  
Examiner: Yogesh C. GARG  
Title: METHOD AND APPARATUS FOR  
PROCESSING FINANCIAL TRANSACTIONS

Assistant Commissioner  
for Patents  
Washington, D.C. 20231

Sir:

AMENDMENT UNDER 37 C.F.R. § 1.111

This Amendment is accompanied by a facsimile cover sheet, which serves as a transmittal, and which contains an executed certificate of facsimile transmission.

This Amendment is a response to the Office Action mailed on November 7, 2002. (Please see following pages).

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GROUP 3600